

Fill in this information to identify the case:

Debtor 1 Joseph L. FergusonDebtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Southern District of Ohio

Case number 1:17-bk-12077

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as

Name of creditor: Trustee of the FW Series I TrustCourt claim no. (if known): 2-1Last 4 digits of any number you use to
identify the debtor's account:5 2 0 2

Date of payment change:

Must be at least 21 days after date
of this notice06/23/2022

New total payment:

\$ 1,278.31

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 288.23New escrow payment: \$ 284.04**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Joseph L. Ferguson Case number (if known) 1:17-bk-12077
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Molly Slutsky Simons Date 05/11/2022
Signature

Print: Molly Slutsky Simons Title Attorney for Creditor
First Name Middle Name Last Name

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100 Email bankruptcy@sottileandbarile.com

ST SERVICING CORPORATION
323 FIFTH STREET
EUREKA CA 95501

(800) 603-0836
Para Español, Ext. 2660, 2643 o 2772
8:00 a.m. - 5:00 p.m. Pacific Time
Main Office NMLS #5985
Branch Office NMLS #9785

JOSEPH FERGUSON
2911 FAIRHILL DR
CINCINNATI OH 45239

Analysis Date: April 25, 2022

Final

Property Address: 2911 FAIRHILL DRIVE CINCINNATI, OH 45239

Loan: XXXXXXXXXX

**Annual Escrow Account Disclosure Statement
Account History**

This is a statement of actual activity in your escrow account from June 2021 to May 2022. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Jun 23, 2022:
Principal & Interest Pmt:	994.27	994.27 **
Escrow Payment:	288.23	284.04
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,282.50	\$1,278.31

Escrow Balance Calculation	
Due Date:	Mar 23, 2022
Escrow Balance:	1,762.40
Anticipated Pmts to Escrow:	864.69
Anticipated Pmts from Escrow (-):	141.54
Anticipated Escrow Balance:	\$2,485.55

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1,276.69	696.61
Jun 2021	288.23	351.31	75.44	74.80	* Forced Place Insur	1,489.48	973.12
Jun 2021				1,278.36	* County Tax	1,489.48	(305.24)
Jul 2021	288.23		1,259.95		* County Tax	517.76	(305.24)
Jul 2021		351.31	75.44	74.48	* Forced Place Insur	442.32	(28.41)
Aug 2021	288.23	639.54	75.44	74.16	* Forced Place Insur	655.11	536.97
Sep 2021	288.23	288.23	75.44	73.50	* Forced Place Insur	867.90	751.70
Oct 2021	288.23	576.46	75.44	73.17	* Forced Place Insur	1,080.69	1,254.99
Nov 2021	288.23	288.23	75.44	72.49	* Forced Place Insur	1,293.48	1,470.73
Dec 2021	288.23	288.23	75.44	72.16	* Forced Place Insur	1,506.27	1,686.80
Jan 2022	288.23		1,293.49	1,280.87	* County Tax	501.01	405.93
Jan 2022		288.23	75.44	71.81	* Forced Place Insur	425.57	622.35
Jan 2022		776.95			* Escrow Only Payment	425.57	1,399.30
Feb 2022	288.23	288.23	75.44	71.47	* Forced Place Insur	638.36	1,616.06
Mar 2022	288.23	288.23	75.44	71.12	* Forced Place Insur	851.15	1,833.17
Apr 2022	288.23		75.44	70.77	* Forced Place Insur	1,063.94	1,762.40
May 2022	288.23		75.44		* Forced Place Insur	1,276.73	1,762.40
					Anticipated Transactions	1,276.73	1,762.40
Apr 2022		576.46		70.77	Forced Place Insur		2,268.09
May 2022		288.23		70.77	Forced Place Insur		2,485.55
	\$3,458.76	\$5,289.64	\$3,458.72	\$3,500.70			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 3,458.72. Under Federal law, your lowest monthly balance should not have exceeded 576.45 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	2,485.55	1,279.61
Jun 2022	284.04	70.77	Forced Place Insur	2,698.82	1,492.88
Jul 2022	284.04	1,278.36	County Tax	1,704.50	498.56
Jul 2022		70.77	Forced Place Insur	1,633.73	427.79
Aug 2022	284.04	70.77	Forced Place Insur	1,847.00	641.06
Sep 2022	284.04	70.77	Forced Place Insur	2,060.27	854.33
Oct 2022	284.04	70.77	Forced Place Insur	2,273.54	1,067.60
Nov 2022	284.04	70.77	Forced Place Insur	2,486.81	1,280.87
Dec 2022	284.04	70.77	Forced Place Insur	2,700.08	1,494.14
Jan 2023	284.04	1,280.87	County Tax	1,703.25	497.31
Jan 2023		70.77	Forced Place Insur	1,632.48	426.54
Feb 2023	284.04	70.77	Forced Place Insur	1,845.75	639.81
Mar 2023	284.04	70.77	Forced Place Insur	2,059.02	853.08
Apr 2023	284.04	70.77	Forced Place Insur	2,272.29	1,066.35
May 2023	284.04	70.77	Forced Place Insur	2,485.56	1,279.62
	<u>\$3,408.48</u>	<u>\$3,408.47</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 426.54. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 568.08 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,485.55. Your starting balance (escrow balance required) according to this analysis should be \$1,279.61. This means you have a surplus of 1,205.94. **(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).**

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be 3,408.47. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	284.04
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$284.04</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
CINCINNATI DIVISION**

In Re:

Case No. 1:17-bk-12077

Joseph L. Ferguson

Chapter 13

Debtor

Judge Jeffery P. Hopkins

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing Notice of Mortgage Payment Change was served **electronically** on April 19, 2021 through the Court's ECF System on all ECF participants registered in this case at the e-mail address registered with the Court

And by **first class mail** on April 19, 2021 addressed to:

Joseph L. Ferguson, Debtor
2911 Fairhill Drive
Cincinnati, OH 45239

Respectfully Submitted,

/s/ Molly Slutsky Simons

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Loveland, OH 45140
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